

Bloomington Housing Authority  
1007 N. Summit Street  
Bloomington, Indiana 47404  
812-339-3491  
Fax: 812-339-7177

Program Contact:  
Jessica Craig [jcraig@blha.net](mailto:jcraig@blha.net)  
Leon Gordon [lgordon@blha.net](mailto:lgordon@blha.net)



FUNDED IN PARTNERSHIP WITH:



## QUALIFIED RENTER ENDORSEMENT

### PROGRAM BENEFITS:

#### FINANCIAL SUPPORT

- Reimbursement for damages caused by tenant beyond normal wear and tear that exceeds the amount of the security deposit.
- Reimbursement for unpaid rent in the event of eviction or abandonment of the rental.

#### ONGOING TENANT SUPPORT

- Regular check-ins and case management services to help navigate common hurdles.
- Mediation and intervention in the event of a landlord or tenant concern.

#### RENTER EDUCATION CERTIFICATION

- Tenant education seminar is required for all LRMF endorsed renters.
- Find tenants who understand their responsibilities and are committed to being successful renters after completing the BHA Tenant

## LANDLORD RISK MITIGATION FUND

# LRMF Referral Guide

Dear Landlord and/or Property Manager:

Have you ever been in the position where you had to deny a family you really wanted to help? The Bloomington Housing Authority would like to partner with you for referrals to a special program we think you'd be interested in that could mitigate your risk for potential damages (e.g., unpaid rent, physical damage, etc.) as a result of a troubled tenancy.

As a landlord we understand you have criteria for approving tenancy and we want to offer our program as a resource that would give you more security to proceed with renting to an applicant you would have had to otherwise deny for such things as poor credit, rental history, or past legal troubles. **If for any reason a renter/applicant does not meet your acceptance criteria, the BHA kindly asks that you would reconsider leasing to that applicant with a financial endorsement of a \$2,000 reimbursement being made available on that household's behalf through the Landlord Risk Mitigation Fund (LRMF).**

BHA's LRMF will provide financial reimbursement of up to \$2,000 to decrease the risk of financial loss in the event of damages or lost rent beyond the amount of the original security deposit. The applicant would need to enroll and complete our tenant education seminar to be eligible for endorsement.

If you would like to make a referral please complete the attached paperwork and schedule a lease signing with our program staff.

Warmly,

Leon Gordon  
Administrative Director  
Bloomington Housing Authority



**ABOUT THE LANDLORD RISK MITIGATION FUND:** This program seeks to support property managers/landlords in their decisions to rent to potential tenants that perhaps fall shy of their screening criteria. We believe that everyone deserves a place to live and a chance to prove themselves worthy. Have an applicant with: Poor Credit? Prior Eviction? Difficult Past? This program offers landlords the financial security (of up to \$2000) to house a family (or individual) seeking a fresh start.

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## LANDLORD PARTNERSHIP AGREEMENT



### MEMORANDUM of UNDERSTANDING

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Owner/Lessor (henceforth referred to as “Partnering Landlord”), agrees to participate as a referring partner for the Landlord Risk Mitigation Fund (LRMF) program facilitated by the Bloomington Housing Authority (BHA). In doing so, the Partnering Landlord agrees to the following terms/conditions:

- (1) Acknowledges that the act of referring a prospective tenant for financial endorsement via the Landlord Risk Mitigation Fund (LRMF) program, is the same as extending an opportunity to any housing applicant: the chance to remediate an exhibited deficiency with respect to Partnering Landlord’s screening criteria.
- (2) Agrees to make referrals in compliance with Fair Housing Law by providing equal professional service without regard to the race, color, religion, gender (sex), disability (handicap), familial status, national origin, sexual orientation or gender identity of any prospective client, customer, or of the residents of any community.
- (3) Acknowledges that as Partnering Landlord, I still have the sole discretion to choose renters for my premises; and, furthermore: my agreement to serve as a Partnering Landlord is in no way a guarantee that a graduate of the LRMF renter education program will be selected as a renter.

Partnering Landlord: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

Email Address: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

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## Request for Tenancy Endorsement



Property Owner/ Lessor:	
Tax ID #	
Potential Renter/Lessee:	Head of Household Name: _____ Phone: _____ Email: _____ Other Adults in Household: _____
Property Address:	
City Renter's Permit (if applicable)	Is this property located in City Limits? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, is your renter's permit current/in compliance with HAND? <input type="checkbox"/> No <input type="checkbox"/> Yes
Unit Information:	Monthly Rent Amount \$ _____ Bedroom Size: _____ Deposit Amount \$ _____
Section 8 Participant?	Does the client have a Section 8 voucher? <input type="checkbox"/> Yes <input type="checkbox"/> No
Utilities	<b>Electric:</b> <input type="checkbox"/> Owner Responsibility <input type="checkbox"/> Tenant Responsibility <b>Gas:</b> <input type="checkbox"/> N/A <input type="checkbox"/> Owner Responsibility <input type="checkbox"/> Tenant Responsibility <b>Water:</b> <input type="checkbox"/> Owner Responsibility <input type="checkbox"/> Tenant Responsibility <b>Sewer:</b> <input type="checkbox"/> Owner Responsibility <input type="checkbox"/> Tenant Responsibility <b>Trash:</b> <input type="checkbox"/> Owner Responsibility <input type="checkbox"/> Tenant Responsibility
Desired Move-In Date	
<b>Basis for Referral</b>	
Has this household been denied from your rental property? <input type="checkbox"/> Yes <input type="checkbox"/> No If no, is this household at risk of not passing your application criteria? <input type="checkbox"/> Yes <input type="checkbox"/> No <b>Reason for referral:</b> <input type="checkbox"/> Inadequate Income <input type="checkbox"/> Rental History <input type="checkbox"/> Legal History <input type="checkbox"/> Credit Score <input type="checkbox"/> Normally do not work with Section 8 (if applicable) <input type="checkbox"/> Other: _____ _____ _____	

### Next Steps:

1. Submit this completed paperwork to the BHA office or email to [jcraig@blha.net](mailto:jcraig@blha.net).
2. BHA Staff will contact you to schedule a walk through, program contract & dwelling lease signing.
3. After step 2 above, Landlord will need to provide copy of Occupancy Permit (independent landlords), Signed Lease Agreement (non-section 8 clients), and W-9.

